

**Report No. 311**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call December 31, 1999  
(In thousands of Dollars)

Assets	96 State Banks	4 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$229,750	(\$50)	\$123,754	\$353,454	
Interest-bearing balances	\$36,104	\$2,847		\$38,951	
Securities	\$1,347,985	\$7,008	\$235,007	\$1,590,000	
Federal funds sold and securities purchased/agreements to sell	\$174,254		\$249,565	\$423,819	
Loans & lease financing receivables:					
Loans & leases, net of unearned income	\$3,323,352		\$1,057,185	\$4,380,537	
Less: Allowance for loan & lease losses	<u>\$55,246</u>		<u>\$20,106</u>	<u>\$75,352</u>	
Loans & leases, unearned income, allowances & reserve	\$3,268,106		\$1,037,079	\$4,305,185	
Trading Assets					
Premises & fixed assets (including capitalized leases)	\$85,773	\$471	\$2,595	\$88,839	
Other real estate owned	\$5,505	\$375	\$426	\$6,306	
Investments in unconsolidated subsidiaries & assoc. companies	\$71			\$71	
Intangible assets	\$3,498		\$3,391	\$6,889	
Other assets	<u>\$131,202</u>	<u>\$1,375</u>	<u>\$24,501</u>	<u>\$157,078</u>	
Total Assets	<u>\$5,282,248</u>	<u>\$12,026</u>	<u>\$1,676,318</u>	<u>\$6,970,592</u>	
Liabilities					
Deposits:					
In domestic offices	\$4,598,020		\$898,977	\$5,496,997	
Noninterest-bearing	\$567,924		\$72,123	\$640,047	
Interest-bearing	<u>\$4,030,096</u>		<u>\$826,854</u>	<u>\$4,856,950</u>	
Federal funds purch & secur sold under agreements to repurchase	\$56,594		\$350,985	\$407,579	
Demand notes issued to the US Treasury	\$2,847			\$2,847	
Other borrowed money	\$74,066	\$64	\$263,076	\$337,206	
Other liabilities	<u>\$70,366</u>	<u>\$1,955</u>	<u>\$24,005</u>	<u>\$96,326</u>	
Total Liabilities	\$4,801,893	\$2,019	\$1,537,043	\$6,340,955	
Equity Capital					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$37,163	\$888	\$22,000	\$60,051	
Surplus	\$201,572	\$1,405	\$22,000	\$224,977	
Undivided profits & capital reserves	\$259,055	\$7,703	\$96,703	\$363,461	
Net unrealized holding gains (losses) on available for sale securities	(\$17,935)	\$11	(\$1,428)	(\$19,352)	
Total Equity Capital	<u>\$480,355</u>	<u>\$10,007</u>	<u>\$139,275</u>	<u>\$629,637</u>	
Total Liabilities and Equity Capital	<u>\$5,282,248</u>	<u>\$12,026</u>	<u>\$1,676,318</u>	<u>\$6,970,592</u>	
Average Ratios of State Banking Institutions	12/31/1999	9/31/1999	6/30/1999	3/31/1999	12/31/1998
Total Capital/Reserves to Total Assets	10.03%	10.46%	10.60%	10.64%	10.68%
Total Capital to Total Deposits	10.45%	11.20%	11.21%	11.08%	11.17%
Total Loans to Total Assets	62.26%	64.96%	64.06%	59.96%	60.80%
Loan Valuation Res to Total Loans (Gross)	1.66%	1.66%	1.70%	1.78%	1.72%
Total Loans to Total Deposits	72.28%	77.54%	75.46%	69.43%	70.51%
Return on Assets (Annualized)	1.10%	1.17%	1.17%	1.08%	1.11%
Increase in Deposits 12-31-98 to 12-31-99	6.57%				
Increase in Loans 12-31-98 to 12-31-99	9.24%				
Increase in Total Assets 12-31-98 to 12-31-99	6.69%				